

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Leticia R. Couttlien
Debtor

Case No. 14-02262-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db +Leticia R. Couttlien, 284 Saunders Drive, Bushkill, PA 18324-8588
cr +Nissan Motor Acceptance Corporation, servicer for, P.O. Box 660366, Dallas, TX 75266-0366
4510190 +Galasso Kimler & Muir, 308 W Harford Street, Milford, PA 18337-1107
4489749 HAL HARRIS, 315 Keswick Avenue, Bushkill, PA 18324
4489751 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET-ED, PO BOX 16001, READING, PA 19612)
4489752 +NISSAN MOTOR ACCEPTANCE, PO BOX 660360, DALLAS, TX 75266-0360
4524878 Nissan Infiniti LT, PO Box 660366, Dallas TX 75266-0366
4544349 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
4489753 +PENNSYLVANIA UTILITY CO, 234 THE GLEN, TAMIMENT, PA 18371-9715
4510192 +Pocono Oil & Propane, 1550 North Ninth Street, Stroudsburg, PA 18360-7479
4510193 +Roxbury Twp Mun Court, 1715 Rt 46 W, Ledgewood, NJ 07852-9726
4510194 +T-Wol Leasing, c/o Christopher Brown Esq, 11 N 8th Street, Stroudsburg, PA 18360-1717
4489754 +TERRENCE COLBERT, 218 E 115th Street #8A, New York, NY 10029-2131
4510195 +Tarisa Realty LLC, PO Box 159, Macungie, PA 18062-0159
4510196 Tax Pre USA Inc, 19 South 9th St, Suite 102, Stroudsburg, PA 18360

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4489744 EDI: CAPITALONE.COM Jun 26 2018 22:58:00 CAPITAL ONE BANK, PO BOX 85520,
RICHMOND, VA 23285
4489743 +EDI: CAPITALONE.COM Jun 26 2018 22:58:00 CAPITAL ONE BANK, ATTN BANKRUPTCY DEPT,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4489745 +EDI: CHASE.COM Jun 26 2018 22:58:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4489746 +EDI: CITICORP.COM Jun 26 2018 22:58:00 CITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4489747 EDI: DISCOVER.COM Jun 26 2018 22:58:00 DISCOVER FINANCIAL SVCS, PO BOX 15316,
WILMINGTON, DE 19850
4489748 +EDI: TSYS2.COM Jun 26 2018 22:58:00 DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
4489750 E-mail/Text: camanagement@mtb.com Jun 26 2018 19:03:11 M & T BANK, 1 FOUNTAIN PLAZA,
BUFFALO, NY 14203

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Hal H Harris
cr Terrence Colbert
4510191 ##+GB Collects LLC, 145 Bradford Dr, W Berlin, NJ 08091-9269
4510197 ##+The Glen at Tamiment, c/o Wilkins & Assoc, 404 Park Avenue, Stroudsburg, PA 18360-1664
TOTALS: 2, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 26, 2018 at the address(es) listed below:

Andrew Michael Rongaus on behalf of Miscellaneous Participant PA State Police arongaus@pa.gov
J. Zac Christman on behalf of Defendant Leticia R Couttlien jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com;epotito@newmanwilliams.com;lbeaton@newmanwilliams.com
J. Zac Christman on behalf of Debtor 1 Leticia R. Couttlien jchristman@newmanwilliams.com,
mdaniels@newmanwilliams.com;epotito@newmanwilliams.com;lbeaton@newmanwilliams.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Leon P Haller on behalf of Miscellaneous Participant Metropolitan Edison Company dba Met-Ed
lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
Lisa A Rynard on behalf of Miscellaneous Participant Metropolitan Edison Company dba Met-Ed
lrynard@pkh.com, rwhitfield@pkh.com;aburd@pkh.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Leticia R. Couttten
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman
williams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com
William E. Craig on behalf of Creditor Nissan Motor Acceptance Corporation, servicer for
Nissan-Infiniti, LT ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 11

Information to identify the case:Debtor 1 **Leticia R. Couttten**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4398**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:14-bk-02262-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Leticia R. Couttten
aka Leticia Romain Couttten, aka Leticia Couttten**By the
court:**June 26, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: A Garner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.